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Ask an Advisor: How technology is changing advisors' routines in 2026
By Rob Burgess
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As many financial advisors have noticed, 2025 was a transformative year in wealth management, especially for artificial intelligence in technology stacks.

While 2025 was largely about experimentation with AI, experts have predicted that 2026 will see a greater wave of implementation.

When AI first entered the tech stacks of most advisors a few years ago, it was mainly centered around back-office functions, far away from the client-facing side of the business.

Now, advisors are seeing it creep ever further into areas they hadn't before, including financial planning and investment management.

This has led some to worry that AI might eventually replace advisors altogether. However, many who have successfully implemented it in areas like meeting preparation and note-taking say it has made them more efficient and present with clients. For them, the result has been a deepening of client relationships, not a substitute for it.

However, some other positions in wealth management firms, like paraplanners, might be on the chopping block. Some even worry this will disrupt the first run of the career ladder in the industry.

As 2026 gets underway, we asked advisors how their routines have changed in light of technology advancements, including AI. We wanted to know what advisors are doing differently in 2026 that they weren't when 2025 started. Here's how they answered.

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Using AI to enable, not replace, advisors
Sam Diarbakerly, founder and private wealth advisor at Generation Capital Advisors in Boston:

"In 2026, we view AI as a powerful complement to our advisory business, not a replacement for human judgment or relationships. When used thoughtfully, AI enhances the way we serve clients by improving efficiency, accuracy and consistency across our workflows. AI enables us to securely capture meeting notes, streamline internal processes and reduce administrative friction. Tools like Jump AI allow us to seamlessly push meeting notes directly into our financial planning software, ensuring information is accurate, timely and accessible across

the client's financial ecosystem.

"Automated workflows within Wealthbox have been one of the biggest drivers of client satisfaction for our firm. These workflows allow us to standardize the client experience, closely monitor where new clients are in their lifecycle and ensure existing clients receive a consistent, high-touch service model without relying on manual follow-ups."

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OK, maybe not replacing advisors, but definitely paraplanners
Jay Zigmont, CEO and founder of Childfree Wealth in Mount Juliet, Tennessee:

"For 2026, we have completely phased out paraplanners and replaced them with AI, algorithms and automation. Our chief operating officer has been working hard over the past year or so to create workflows for nearly everything. With workflows in place, it is then just a matter of creating an automation, such as through Zapier, or training AI to do the task.

"We use Jump as our primary AI. Jump does our meeting preparation, meeting notes, follow-up tasks, Wealthbox notes and more. The planner still needs to review the output, but that is no different than when we had paraplanners. What would have taken a paraplanner four hours to complete is now done in minutes, before and after the meeting, by AI. It has taken quite a few iterations of our workflows to get it right, but now our planners spend less than 15 minutes, in most cases, outside the meeting on notes.

"We've also automated our entire onboarding series. We charge $250 for our introductory meetings with prospects and we call it a Childfree Wealth checkup. The prospect enters their information in PreciseFP and RightCapital. That data is then processed, mostly automatically for analysis using tools like Holistiplan. It used to take us four to six hours to prepare for a checkup; now we are closer to an hour, on average. And if a prospect becomes a client, we already have their information loaded and are just filling in the few blanks we found."

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AI note-taking for the win
Christopher Tasik, founder of Tasik Financial Strategies in Franklin, Tennessee, and investment advisor representative of United Advisor Group where he co-chairs the firm's Tech and AI Committee:

"We have rolled out a bunch of tech in 2025 including Zocks, CurrentClient, Holistiplan, Hadrius and Wealthtender.

"The game changer for us has been adding Zocks to the tech stack. AI transcription and analysis allow us to be present and engaged, which makes us

better planners. Transcripts of meetings, drafting follow-up emails, AI-generated to-do lists and CRM integration, including task assignments, saves considerable time and increases team efficiency."

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Using financial planning software to ask better questions in 2026
Rory Henry, a director of Marina Del Rey, California-based Arrowroot Family Office:

"Financial planning has moved from static plans to ongoing dialogue. Platforms like eMoney Advisor and RightCapital have improved real-time scenario modeling and visualization, making it easier to talk through tradeoffs as life changes. Planning is less about delivering a document and more about supporting better decisions over time. Planning used to be about answers. Now it's about better questions."

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